

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ROBERT A RAINERI  
JENNIFER L RAINERI  
Debtor(s)

Case No. 18-20672GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/23/2018.
- 2) The plan was confirmed on 05/10/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/10/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/28/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,456.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,400.00
Less amount refunded to debtor	\$1,200.00

**NET RECEIPTS: \$13,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,402.15
Court Costs	\$0.00
Trustee Expenses & Compensation	\$568.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,970.95**

Attorney fees paid and disclosed by debtor: \$200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGENT COMMUNITY FCU	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	13,637.00	13,571.92	13,571.92	950.88	332.09
BANK AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	577.00	577.90	577.90	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,178.00	1,178.05	1,178.05	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,112.00	1,092.27	1,092.27	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	26,254.00	26,303.98	26,303.98	1,826.18	643.70
FORD MOTOR CREDIT COMPANY LL	Priority	14,720.00	14,636.43	14,636.43	2,326.44	0.00
INTERNAL REVENUE SERVICE*	Priority	12,000.00	22,873.97	22,873.97	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	12,223.56	12,223.56	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,501.00	2,501.28	2,501.28	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,320.00	2,825.54	3,218.12	0.00	0.00
JORDAN TAX SERVICE INC**	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	5,357.00	NA	NA	0.00	0.00
LENDING CLUB CORP	Unsecured	1,873.00	NA	NA	0.00	0.00
LENDING CLUB CORP	Unsecured	870.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,530.00	1,088.75	1,088.75	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,514.00	1,010.63	1,010.63	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,030.00	622.69	622.69	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	588.60	588.60	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	616.89	616.89	0.00	0.00
MERRICK BANK	Unsecured	NA	742.85	742.85	0.00	0.00
MERRICK BANK	Unsecured	1,236.00	1,236.45	1,236.45	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	935.00	955.87	955.87	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	843.00	855.19	855.19	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	708.00	723.34	723.34	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	664.00	678.23	678.23	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	97,855.00	100,791.78	0.00	4,149.76	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	4,307.34	4,307.34	0.00	0.00
NCB MANAGEMENT SERVICES INC*	Unsecured	NA	6,669.52	6,669.52	0.00	0.00
NORTH FAYETTE TWP (EIT)	Priority	5,200.00	NA	5,200.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	6,421.00	6,421.00	6,421.00	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	8,426.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	5,392.00	5,392.60	5,392.60	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,788.00	1,788.73	1,788.73	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,095.00	1,095.28	1,095.28	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	422.00	422.89	422.89	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	817.00	817.90	817.90	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,063.00	1,063.60	1,063.60	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,581.00	1,650.70	1,650.70	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	2,456.00	2,456.22	2,456.22	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,081.00	1,081.77	1,081.77	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,072.00	1,072.23	1,072.23	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	390.00	390.55	390.55	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	663.00	663.92	663.92	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	2,547.00	2,547.42	2,547.42	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,724.00	1,672.21	1,672.21	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	760.00	760.61	760.61	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	911.00	873.37	873.37	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,502.00	1,502.14	1,502.14	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	632.00	632.11	632.11	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,036.00	1,036.18	1,036.18	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	721.00	721.29	721.29	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	2,686.00	2,686.08	2,686.08	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAC	Unsecured	624.00	624.38	624.38	0.00	0.00
SYNCHRONY BANK	Unsecured	3,035.00	3,035.02	3,035.02	0.00	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	15,244.00	15,244.60	15,244.60	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	175.00	175.00	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	215.68	215.68	0.00	0.00
WEST ALLEGHENY SD & N FAYETTE	Priority	NA	5,239.39	5,239.39	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$4,149.76	\$0.00
Mortgage Arrearage	\$4,307.34	\$0.00	\$0.00
Debt Secured by Vehicle	\$39,875.90	\$2,777.06	\$975.79
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$44,183.24</b>	<b>\$6,926.82</b>	<b>\$975.79</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$47,949.79	\$2,326.44	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$47,949.79</b>	<b>\$2,326.44</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$92,623.67</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,970.95</u>
Disbursements to Creditors	<u>\$10,229.05</u>

**TOTAL DISBURSEMENTS :** **\$13,200.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/13/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.